



Consumer Protection

National Consumer Protection Week February 5-11, 2006

February 5-11, 2006 is National Consumer Protection Week. This is the perfect time to test your marketplace savvy because when your money's at stake, you want to hit a grand slam, not a grand scam.

Want to be a smarter consumer? You can boost your marketplace savvy at www.consumer.gov/ncpw, where you can take the Grand Scam Challenge, a series of creative and entertaining games and quizzes.

Nearly 25 million Americans – 11.2 percent of the adult population – experience consumer fraud each year according to a study by the Federal Trade Commission. Always remember to ask questions so you can make informed decisions.

Whether you're investing in a business opportunity, buying or selling on an Internet auction, or looking for a scholarship, a home loan, or a great deal on a dream vacation, it pays to know how to spot a scam.



Want to test your consumer IQ?

**-go online to
www.consumer.gov/ncpw**

Medicare Part D

Medicare began offering prescription drug coverage on January 1, 2006 to everyone regardless of income or health. You have until May 15 to sign up without penalty.

Here are some tips to keep you safe throughout the enrollment process.

1. Protect your Medicare number as you would your credit card information. Don't give out your social security number, bank account numbers or credit card numbers to any plan representative.

2. Look for the "Medicare-Approved" seal on all Medicare prescription drug plan materials.

3. You may enroll on the internet, but plans cannot ask for

payment over the internet. They must send you a bill.

4. Telemarketers are only allowed to call between the hours of 8 a.m. and 9 p.m. To stop unwanted sales calls, simply tell them to "stop calling." Telemarketers are required to honor your "do not call" request.

Register your telephone number on the federal Do Not Call Registry at 1(888)382-1222 or at www.donotcall.gov

5. Door-to-door marketing is prohibited. Plan representatives cannot come to your home uninvited, however, if you make an appointment with them or send in a postcard requesting more information they

may come to your home.

6. Compare benefits online at Medicare's website.

- www.medicare.gov

7. Call to verify that a drug plan is Medicare-Approved.

- Medicare 1(800) MEDICARE
- Sage PLUS, the Senior Health Insurance Information Program (SHIP) 586-7299 or toll-free 1(888)875-9229.

Protect yourself or your loved one from Medicare fraud. Report any suspicious behavior by calling the SageWatch Program at 586-7291 or toll-free 1(800) 296-9422.

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Identity Theft in Hawaii



Identity theft is a serious crime. People whose identities have been stolen can spend months or years - and their hard-earned money - cleaning up the mess thieves have made of their good name and credit record.

Victims may lose job opportunities, not qualify for loans, or even get arrested for crimes they didn't commit. Here's some important information on protecting yourself against Identity Theft.

1. Guard your personal information (Social Security Card, Birth Certificate, Passport, Bank Cards, etc.)
2. Use passwords on your accounts & memorize your PIN numbers
3. Use a locked mail box for incoming mail and place your outgoing mail in a postal collection box
4. Shred all your personal information before placing it in the trash
5. Be aware of the people around you when using the ATM
6. Report lost or stolen credit

cards immediately

7. Sign new credit cards as soon as you receive them
8. Match your credit card receipts with your monthly statement to make sure you don't have any unauthorized charges
9. Take your name off national or local marketing/calling lists
10. Review your credit reports annually to safeguard your identity

If your identity is stolen, here's what to do NOW!

1. Contact the fraud departments of any one of the three major credit bureaus to place a fraud alert on your credit file. As soon as the credit bureau confirms your fraud alert, the other two credit bureaus will be automatically notified to place fraud alerts on your account. Once the alert is placed, you may order a free copy of your credit report from all three major credit bureaus.

- a. Equifax 1-800-525-6285
www.equifax.com
- b. Experian 1-888-397-3742
www.experian.com
- c. TransUnion 1-800-680-7289
www.tuc.com

2. Close the accounts that you know or believe have been tampered with or opened fraudulently. Use an ID Theft Affidavit when disputing new unauthorized accounts.

3. REPORT THE CRIME IMMEDIATE-

LY TO POLICE! Obtain the police report number and a verification letter for future reference. This information can be given to creditors when you dispute fraudulent charges.

4. File your complaint with the Federal Trade Commission. The FTC maintains a database of identity theft cases used by law enforcement agencies for investi-



gations. Filing a complaint helps them to learn more about identity theft and the problems victims are having so that they can better assist you. Contact www.consumer.gov/idtheft, 1-877-IDTHEFT (1-877-438-4338), or TTY 1-866-653-4261

More information on identity theft here in Hawaii may be found at idtheft.hawaii.gov or by calling the Consumer Resource Center at 587-3222.

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Consumer Protection:
it's the name of the Game